

April 6, 2006

Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line. We should not trust them with an institution that is so important to the vitality and stability of our communities.

A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses. They would pose a serious threat to drive community banks out of business, like they have done to local grocery stores, drug stores, hardware stores, etc.

Wal-Mart does not need to grow any larger. It is a company that does not care about their employees, the environment or the community.

Thank you,
Joy Henriques